

# HealthGuide 4

## Effective from 1st January 2023

You should read this table of cover along with the Health Plans membership handbook effective from January 2023, which you can find on [irishlifehealth.ie/more-info](http://irishlifehealth.ie/more-info). The hospitals and treatment centres covered on this plan are set out in List 1 in Part 12 of your Health Plans membership handbook.



## In-patient Benefits

### H Hospital Cover

Inpatient Consultant fees and Inpatient Scans are fully covered

| Benefits                               | Public Hospital | Private Hospital  | High-tech Hospital  |
|--|-----------------|---|---|
| Semi Private Room                      | Covered         | Covered subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup> | Covered (Beacon only). Mater Private and Blackrock Clinic covered subject to €250 excess per claim. |
| Private Room                           | Covered         | Covered subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup> | Covered (Beacon only). Mater Private and Blackrock Clinic covered subject to €250 excess per claim. |
| Day Case                               | Covered         | Covered   | Covered   |
| Listed Cardiac Procedures <sup>1</sup> | -               | -   | Covered   |
| Listed Special Procedures <sup>1</sup> | -               | -   | Covered subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>                 |

### Maternity

|  |  |
|--|--|
| Public hospital cover for maternity                    | 3 nights accommodation   |
| Inpatient maternity consultant fees                    | As per schedule of benefits for professional fees <sup>2</sup> |
| Home birth   | Covered up to €4,000   |
| Postnatal Domestic Support                             | 3 x 3 hour cleaning sessions                                   |
| Postnatal Doula Support                                | 2 x 3 hour sessions with postnatal supporter                   |
| Home Early Support following 1 night stay in hospital  | 3 hours midwife and 3 x 4 hours with postnatal supporter       |
| Home Early Support following 2 nights stay in hospital | 2 hour midwife and 3 x 3 hours with postnatal supporter        |
| Partner benefit  | €50 x 2 days travel, accommodation & child minding expenses    |
| Welcome Home Food Hamper                               | Hamper and 30 minute phone consultation with a nutritionist    |
| GentleBirth App  | See handbook for details                                       |

### Emergency Inpatient Treatment Abroad and related benefits

|   |                          |
|---|--------------------------|
| Hospital bill for inpatient treatment       | Covered up to €100,000   |
| Out-patient A&E Abroad                      | 75% up to €1,000         |
| Repatriation expenses                       | Covered up to €1 million |
| Expenses for companion who remains with you | Covered up to €1,000     |
| Companion repatriation expenses             | Covered up to €1,000     |
| 24 hour telephone assistance                | Covered                  |



### Elective overseas referral

|  |   |
|--|---|
| Benefit abroad for surgical procedures that are not available in Ireland | Yes - up to the amount for the most similar surgical procedure to treat the same condition in Ireland |
| Benefit abroad for surgical procedures that are available in Ireland     | Yes - subject to level of cover available in Ireland  |



### Psychiatric Treatment

|                                |  |
|--------------------------------|--|
| Not related to substance abuse | 100 days (up to the level of Hospital Cover provided under your plan)            |
| Related to substance abuse     | 91 days per 5 years (up to the level of Hospital Cover provided under your plan) |



### Other Benefits

|  |  |
|--|--|
| Oncotype DX  | Covered  |
| Health in the Home   | Covered with our provider partner  |
| Care Connect   | Covered (refer to membership handbook)   |
| EXOGEN therapy   | Covered with our provider partner  |
| Child Home Nursing   | €100 x 14 days (following an inpatient stay of minimum 5 days)   |
| Parent accompanying child  | €40 x 14 days (not payable for the first 3 days)   |
| Post Operative Home Help   | 2 x 3 hour cleaning sessions   |
| Cancer Support Benefit (for accommodation expenses when travelling more than 50km) | Up to €100 per day up to a maximum of €1500 per calendar year  |
| Gender Affirmation Benefit   | Covered up to €120,000 per lifetime  |
| Hormone Replacement Therapy for Gender Dysphoria                                   | Covered up to €1000 per lifetime   |
| Genetic Testing: Initial consultation  | 75% cover  |
| Genetic Testing: Test for specified genetic mutations                              | Covered in approved clinics with our approved consultant   |
| Healthy Minds  | Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face |
| Mental Health Guide  | Covered (refer to Membership Handbook)   |
| Medical ambulance costs  | Covered (refer to Membership Handbook)   |
| Genetic Testing for Cancer Treatment Options - Foundation One CDx                  | Covered  |



## Out-patient Benefits

### Out-patient Benefits not subject to excess

|  |  |
|--|--|
| Nurse on call  | Covered  |
| Digital Doctor   | Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information. |
| Infertility Benefit  | Covered up to a max of €2,500 for IVF, IUI, ICSI. Twice per lifetime                               |
| Minor Injury Clinic Cover  | 75% up to €500 per visit   |
| Minor Injury Clinic Cover (Pay & Claim)  | 75% up to €500 per visit   |
| Convalescence benefits   | €50 x 30 days  |
| Psychotherapy and counselling benefit (including practitioners at the Dean Clinic) | 90% up to 12 visits capped at €1,250 per policy year   |

|  |  |
|--|--|
| Mindfulness app subscription                                     | €30 contribution   |
| Positive Mental Health Training                                  | €10 contribution towards 12 track programme with our provider partner      |
| Egg freezing   | Covered up to a max of €1,500 twice per lifetime                           |
| Sperm freezing   | Covered up to a max of €200 once per lifetime                              |
| AMH fertility test   | €75 contribution   |
| His & Hers Fertility Screening Tests                             | €75 contribution   |
| Foetal Screening   | €200 per pregnancy   |
| Out-patient maternity consultant fees                            | €600   |
| Antenatal Class  | €75 towards an antenatal class   |
| Baby Massage Course  | €40 for course of 4 classes  |
| Breastfeeding Consultancy  | €75 x 2 sessions   |
| First aid course for mums and dads                               | Fully covered with our provider partner                                    |
| Maternity Bra  | €100 contribution  |
| Maternity Mental Health Support                                  | €40 x 10 sessions with Nurture   |
| Pre/post natal yoga & pilates                                    | €20 x 3 visits   |
| 3D/4D & Early Pregnancy Scans                                    | €100 contribution  |
| Menopause Benefit  | Full cover for initial and 1 follow up review consultation                 |
| Zika Screening   | €75 contribution with our provider partner plus €10 point of sale discount |
| Vasectomy (GP or Consultant)                                     | Covered up to €360   |
| HPV Vaccine  | 50% up to €200 per policy year   |
| Flu Vaccine  | Fully covered with our provider partner                                    |
| Vaccinations: Travel Only  | 50% up to €100 per policy year   |
| Nutrition Recovery Benefit                                       | €50 contribution   |
| Life Coaching Session  | €50 contribution   |
| Lifestyle Genomic Testing - Nutrition, Fitness, Sleep and Stress | 50% up to €75 with our provider partner                                    |
| Mammogram  | First visit fully covered 75% cover for subsequent visits                  |
| Dexa Scan  | First visit fully covered 75% cover for subsequent visits                  |
| At Home Health Testing   | Covered up to €100 per policy year with our provider partner               |
| Health screening & allergy testing                               | Up to €400 per policy year   |
| Executive Health Screen  | Covered once per policy year   |
| Cardiac Screening  | 50% Cover  |
| SADS Screening   | €75 contribution   |
| Sports Club / Gym Membership / Classes                           | €100 contribution  |
| MRI Scan: approved centre  | Covered  |
| CT Scan: approved centre   | Covered  |
| Fitness Wearables  | €50 contribution   |
| PET-CT Scan: approved centre                                     | Covered  |

### Out-patient Benefits subject to excess

|  |  |
|--|--|
| Outpatient excess per person                                     | €1   |
| Maximum amount of outpatient benefits per member per policy year | €5000  |
| Consultant fees  | 75% per visit, unlimited   |
| Child Development Benefit  | Covered up to €1,000 for a developmental / neurodevelopmental assessment |
| A&E Cover (in choice of High Tech, Private and Public Hospitals) | Covered up to €100 per visit   |
| Psycho-oncology Counselling                                      | €25 x 8 visits   |
| Manual Lymph Drainage  | €25 x 5 visits   |

|   |   |
|---|---|
| Home Recovery Benefit                                 | €80 x 10 days   |
| Emergency Dental Care                                 | €750  |
| Medical and surgical appliances                       | As per specified list (subject to €50 excess) <sup>3</sup>  |
| Breast prosthesis or wig (following cancer treatment) | First breast prosthesis and wig covered, subsequent claims covered as per specified list <sup>3</sup> |
| Eyebrow tattooing (following cancer treatment)        | Covered up to €100 once per policy year   |
| Post cancer treatment sleeping caps                   | Covered up to €60 once per policy year  |
| Pathology: Cost of test                               | Covered   |
| Pathology: Consultant fees                            | 50% as per schedule of benefits for professional fees <sup>2</sup>                                    |
| Radiology: Cost of test                               | Covered   |
| Radiology: Consultant fees                            | 50% as per schedule of benefits for professional fees <sup>2</sup>                                    |

## Day to Day Benefits

### Day to Day Benefits subject to excess

|                              |    |
|------------------------------|----|
| Individual Day-to-day excess | €1 |
|------------------------------|----|

### Day to Day Practitioners

|                                       |                                |
|---------------------------------------|--------------------------------|
| GP Visits                             | 75% of each visit              |
| Dentist Visits                        | 75% up to €400 per policy year |
| Physiotherapist or Physical therapist | €50 x 15 visits                |

### Allied Health Professionals and Alternative Practitioners

|                    |                                       |
|--------------------|---------------------------------------|
| Acupuncturist      | 75% x 20 combined visits <sup>4</sup> |
| Chiropractor       | 75% x 20 combined visits <sup>4</sup> |
| Massage therapist  | 75% x 20 combined visits <sup>4</sup> |
| Osteopath          | 75% x 20 combined visits <sup>4</sup> |
| Reflexologist      | 75% x 20 combined visits <sup>4</sup> |
| Reiki practitioner | 75% x 20 combined visits <sup>4</sup> |

### Other Day-to-day Benefits

|   |                                       |
|---|---------------------------------------|
| Chiropodist Visits                                | 75% x 20 combined visits <sup>4</sup> |
| Dietician Visits                                  | 75% x 20 combined visits <sup>4</sup> |
| Nutritionist Visits                               | 75% x 20 combined visits <sup>4</sup> |
| Occupational therapist Visits                     | 75% x 20 combined visits <sup>4</sup> |
| Orthoptist Visits                                 | 75% x 20 combined visits <sup>4</sup> |
| Podiatrist Visits                                 | 75% x 20 combined visits <sup>4</sup> |
| Speech Therapist                                  | 75% x 20 combined visits <sup>4</sup> |
| Psychologist                                      | €100 x 10 visits                      |
| Child/Teen Counselling                            | 50% up to €60 x 8 visits              |
| Hearing Test                                      | Up to €50 x 1                         |
| Optical (eye test and/or glasses/lenses combined) | 75% up to €250 per policy year        |
| Prescriptions                                     | €30 x 5 prescriptions                 |

Please note that certain eligible benefits can be claimed either as a day to day benefit or as an outpatient benefit. The level of benefit payable will be the greater of either day to day or outpatient.



## Members Benefits

|   |                              |
|---|------------------------------|
| Allen Carr Smoking Cessation  | Back Up                      |
| Laser Eye Surgery   | Smiles Dental Access Package |
| For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> |                              |

<sup>1</sup> All procedure lists are available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

<sup>2</sup> The schedule of benefits is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

<sup>3</sup> The medical and surgical appliances list is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

<sup>4</sup> The number of practitioner visits you can claim for these benefits is capped at the overall maximum noted beside "combined visits". You may submit receipts across any combination of practitioners showing a combined benefit. Claims will be paid up to the maximum number of visits for "combined visits" per policy year and not for each type of practitioner visit separately.